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11 receiving a first security code;
12 removing a human-alterable means for obscuring a second security code on
13 the gift certificate;
14 comparing the first and second security codes;
15 receiving a payment from said account issuer if the first and second security
16 codes are identical; and
17 invalidating the gift certificate if the first and second security codes are not
18 identical.--

R E M A R K S

This amendment is being submitted upon filing of this application. Claims 1-25, 27 and 29-69 have been canceled. Claims 26, 28 and 70-80 are active. Claims 26, 28, 70, 73 and 76-80 are independent claims. Please calculate the filing fees due based on the claims as amended herein.

The Examiner is kindly invited to contact Nathaniel Levin at telephone number (203) 461-7114 or through electronic mail at nlevin@walkerdigital.com with any questions or comments regarding the present application.

Please charge any additional fees that may be required for this Amendment, or credit any overpayment to Deposit Account No. 50-0271.

July 10, 2000
Date

Respectfully submitted,



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